Case 3:08-cv-00592-MEF-TFM Document 1-2 Filed 07/24/08 FLEGER ON CALLY FILED

State of Alabama Unified Judicial System

Form ARCiv-93 Rev.5/99

# COVER SHEET CIRCUIT COURT - CIVIL CASE

(Not For Domestic Relations Cases)

Case Number: 46-CV-200

Date of Filing: 05/28/2008

ELECTRONICALLY FILED
5/28/2008 3:35 PM
CV-2008-900039.00
CIRCUIT COURT OF
MACON COUNTY, ALABAMA
DAVID LOVE, JR., CLERK

**GENERAL INFORMATION** 

GENE	RAL INFORMATION			
IN THE CIRCUIT OF MACON COUNTY, ALABAMA DOROTHY BAKER ET AL v. PROGRESSIVE CORPORATION, INC. ET AL				
First Plaintiff: ☐ Business ☐ Individual ☐ Government ☐ Other	First Defendant:  Business  Individual  Other			
NATURE OF SUIT:				
TORTS: PERSONAL INJURY	OTHER CIVIL FILINGS (cont'd)			
<ul><li>WDEA - Wrongful Death</li><li>✓ TONG - Negligence: General</li><li>TOMV - Negligence: Motor Vehicle</li><li>TOWA - Wantonnes</li></ul>				
TOPL - Product Liability/AEMLD TOMM - Malpractice-Medical TOLM - Malpractice-Legal TOOM - Malpractice-Other TBFM - Fraud/Bad Faith/Misrepresentation TOXX - Other:	<ul> <li>□ COND - Condemnation/Eminent Domain/Right-of-Way</li> <li>□ CTMP-Contempt of Court</li> <li>□ CONT-Contract/Ejectment/Writ of Seizure</li> <li>□ TOCN - Conversion</li> <li>□ EQND- Equity Non-Damages Actions/Declaratory</li> <li>Judgment/Injunction Election Contest/Quiet Title/Sale For Division</li> </ul>			
TORTS: PERSONAL INJURY  TOPE - Personal Property TORE - Real Property	CVUD-Eviction Appeal/Unlawfyul Detainer FORJ-Foreign Judgment FORF-Fruits of Crime Forfeiture MSHC-Habeas Corpus/Extraordinary Writ/Mandamus/Prohibition			
OTHER CIVIL FILINGS  ABAN - Abandoned Automobile  ACCT - Account & Nonmortgage  APAA - Administrative Agency Appeal  ADPA - Administrative Procedure Act  ANPS - Adults in Need of Protective Services	☐ PFAB-Protection From Abuse ☐ FELA-Railroad/Seaman (FELA) ☐ RPRO-Real Property ☐ WTEG-Will/Trust/Estate/Guardianship/Conservatorship ☐ COMP-Workers' Compensation ☐ CVXX-Miscellaneous Circuit Civil Case			
ORIGIN: F☑ INITIAL FILING  R□ REMANDED	A APPEAL FROM O OTHER DISTRICT COURT  T TRANSFERRED FROM OTHER CIRCUIT COURT			
HAS JURY TRIAL BEEN DEMANDED? ☑Yes ☐No				
RELIEF REQUESTED:				
ATTORNEY CODE: RUS038 5/28/2008 3:34:54 PM /s VALERIE RUSSELL				
MEDIATION REQUESTED: Yes	☑No ☐Undecided			



State of Alabama Unified Judicial System

Form C-34 Rev 6/88

## SUMMONS - CIVIL -

Case Number:

46-CV-2008-900039.00

IN THE CIVIL COURT OF MACON, ALABAMA DOROTHY BAKER ET AL v. PROGRESSIVE CORPORATION, INC. ET AL PROGRESSIVE CORPORATION, INC., THE CORP COMPANY, 2000 INTERSTATE PK STE 204, MONTGOMERY AL, 36109 NOTICE TO THE COMPLAINT WHICH IS ATTACHED TO THIS SUMMONS IS IMPORTANT AND YOU MUST TAKE IMMEDIATE ACTION TO PROTECT YOUR RIGHTS. YOU OR YOUR ATTORNEY ARE REQUIRED TO FILE THE ORIGINAL OF YOUR WRITTEN ANSWER, EITHER ADMITTING OR DENYING EACH ALLEGATION IN THE COMPLAINT WITH THE CLERK OF THIS COURT. A COPY OF YOUR ANSWER MUST BE MAILED OR HAND DELIVERED BY YOU OR YOUR ATTORNEY TO THE OPPOSING PARTY'S ATTORNEY VALERIE DIANNE RUCKER RUSSELL WHOSE ADDRESS IS POST OFFICE BOX 830419, TUSKEGEE AL, 36083 THE ANSWER MUST BE MAILED WITHIN 30 DAYS AFTER THIS SUMMONS AND COMPLAINT WERE DELIVERED TO YOU OR A JUDGMENT BY DEFAULT MAY BE ENTERED AGAINST YOU FOR THE MONEY OR OTHER THINGS DEMANDED IN THE COMPLAINT. TO ANY SHERIFF OR ANY PERSONNEL AUTHORIZED by the Alabama Rules of the Civil Procedure: You are hereby commanded to serve this summons and a copy of the complaint in this action upon the defendant DOROTHY BAKER Service by certified mail of this summons is initiated upon the written request of pursuant to the Alabama Rules of the Civil Procedure 5/28/2008 3:35:44 PM /s DAVID LOVE, JR. Date Clerk/Register By /s VALERIE DIANNE RUCKER ✓ Certified mail is hereby requested Plaintiff's/Attorney's Signature RETURN ON SERVICE: Return receipt of certified mail received in this office on I certify that I personally delivered a copy of the Summons and Complaint to in County, Alabama on Date Server's Signature

State of Alabama **Unified Judicial System**  SUMMONS - CIVIL -

Case Number:

46\_C\/\_2008\_900039 00

Form C-34 Rev 6/88			
	N THE CIVIL COURT OF M		
DOROTHY BAI	KER ET AL v. PROGRESS	IVE CORPORATION, INC. E	「 <b>AL</b>
NOTICE TO PROGRESSIVE SPECIALITY	/ INS CO, CORPORATE COMPANY, 2	2000 INTERSTATE PK DR, STE 204, MON	TGOMERY AL, 36109
THE COMPLAINT WHICH IS ATTACH TO PROTECT YOUR RIGHTS. YOU O ANSWER, EITHER ADMITTING OR COURT. A COPY OF YOUR ANSWE OPPOSING PARTY'S ATTORNEY VA	OR YOUR ATTORNEY ARE F DENYING EACH ALLEGATI R MUST BE MAILED OR HAI	REQUIRED TO FILE THE ORIGI ION IN THE COMPLAINT WITH ND DELIVERED BY YOU OR YO	NAL OF YOUR WRITTEN THE CLERK OF THIS
WHOSE ADDRESS IS POST OFFICE	BOX 830419, TUSKEGEE AL	_, 36083	
THE ANSWER MUST BE MAILED W YOU OR A JUDGMENT BY DEFA DEMANDED IN THE COMPLAINT. TO ANY SHERIFF OR ANY PERSONI	ULT MAY BE ENTERED AC	GAINST YOU FOR THE MONI	EY OR OTHER THINGS
You are hereby commanded to serv			
Service by certified mail of this sum pursuant to the Alabama Rules of the		en request of DOROTHY BAK	
5/28/2008 3:35:44 PM	/s DAVID LOVE, JR.		
Date	Clerk/Register		Ву
☑ Certified mail is hereby requested	/s VALERIE DIANNE RU BUSSEL Plaintiffs/Attorney's Sign		
RETURN ON SERVICE:			
Return receipt of certified mail receive	ved in this office on		
☐ I certify that I personally delivered a		amplaint to	
r certify that i personally delivered a	copy of the Summons and Co	Amplaint to	
<u>in 3</u>		County, Alabama on	
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5/28/2008 3:35 PM CV-2008-900039.00 CIRCUIT COURT OF MACON COUNTY, ALABAMA DAVID LOVE, JR., CLERK

### IN THE CIRCUIT COURT OF MACON COUNTY, ALABAMA

Dorothy Baker, Janice Broaden, Sherry
Bronson, Classie Bryant, Alberta
Buckhanon, Louise Cooks, Julia Cotton,
Latofia Crimes, Linda Didley, Dennesse
Ellis, George Ewell, Willie France,
Maxine Harrison, Essie Hill, April Hurt,
Chanelle Jackson, Ella Jenkins, Cecil
Jones, Larry Jones, Catherine Lane,
Katina Larkins, Ranzell McClain, Ola
McCray, Richard Mount, Valerie Oliver,
Charles Parker, Oliva Reid, Susie
Rivers, Ray Smith, Ida Spencer, and
Vivian Williams,

VS.

Plaintiffs,

CIVIL ACTION NO. CV-08-

THE PROGRESSIVE CORPORATION, INC., THE PROGRESSIVE SPECIALTY INSURANCE COMPANY, and Fictitious Defendants "A-Z", whether singular or plural, as those other persons, corporations, firms or other entities whose wrongful conduct caused or contributed to cause the injuries and damages to the Plaintiffs, all of whose true and correct names are unknown to Plaintiffs at this time, but will be added by amendment when ascertained,

Defendants.

#### **COMPLAINT**

#### Count One

Plaintiffs Dorothy Baker, Janice Broaden, Sherry Bronson, Classie Bryant, Alberta
 Buckhanon, Louise Cooks, Julia Cotton, Latofia Crimes, Linda Didley, Dennesse Ellis,
 George Ewell, Willie France, Maxine Harrison, Essie Hill, April Hurt, Chanelle Jackson,

Ella Jenkins, Cecil Jones, Larry Jones, Catherine Lane, Katina Larkins, Ranzell McClain, Ola McCray, Richard Mount, Valerie Oliver, Charles Parker, Oliva Reid, Susie Rivers, Ray Smith, Ida Spencer, and Vivian Williams are over the age of majority and are resident citizens of the State of Alabama. Each Plaintiff obtained an insurance policy with Defendants.

- 2. Defendant The Progressive Corporation ("TPC") is an Ohio corporation with its principal place of business in Mayfield Village, Ohio. TPC has sufficient contacts with the State of Alabama to warrant this Court's jurisdiction over it.
- 3. Defendant Progressive Specialty Insurance Company is an entity that engaged in the course of conduct described in this Complaint, and is incorporated in Ohio. Progressive Specialty has sufficient contacts with the State of Alabama to warrant this Court's jurisdiction over it.
- 4. Fictitious Defendants "A-Z" whether singular or plural, are those other persons, firms, corporations, or other entities whose wrongful conduct caused or contributed to cause the injuries and damages to the Plaintiffs, all of whose true and correct names are unknown to Plaintiffs at this time, but will be substituted by amendment when ascertained. The terms "Defendants" and "Progressive" as used herein shall include all named defendants as well as all fictitious defendants.

## **FACTUAL ALLEGATIONS**

- 5. Plaintiffs are currently or were holders of a policy or policies of insurance issued by the Defendants.
- 6. Defendant has utilized a review of Plaintiff's consumer report or other information from

- a consumer reporting agency (hereinafter "CRA") in determining premiums, terms and for underwriting for the policy(s) issued to Plaintiffs.
- 7. Based on a review of CRA information, Defendant's took adverse action regarding Plaintiff's policy of insurance.
- 8. Defendant failed to notify Plaintiff's of the same.
- 9. Defendant's negligently and/or willfully violated applicable laws.
- 10. As a result, Plaintiff's were injured or damaged.
- 11. Defendant's failed to provide proper notice of adverse action to Plaintiffs who were denied insurance coverage, had insurance cancelled, or were charged or quoted higher premiums based in whole or in part on information contained in their consumer reports.
- 12. The named Plaintiffs paid for the policies and were victims of or all of the conduct described herein. As a proximate consequence, Plaintiffs were injured and damaged in that they paid excessive charges. Plaintiffs also suffered mental anguish and were otherwise injured and damaged.

WHEREFORE, premises considered, each Plaintiff prays separately for a judgment for compensatory and punitive damages not to exceed \$75,000 each, exclusive of interest and costs.

## **Count Two**

- 13. Plaintiffs adopt by reference and incorporate all prior paragraphs.
- 14. By virtue of the affirmative representations made by them, which representations were false or misleading without the disclosure of other material facts and by virtue of other special circumstances related to this case, defendants had a duty to disclose to Plaintiffs certain material facts referenced in Count One.

- 15. Rather than disclose said material facts, defendants intentionally, or recklessly and wantonly, suppressed them with the intention of misleading Plaintiffs.
- 16. As a proximate consequence of said suppressions, Plaintiffs relied and were injured as aforesaid.

WHEREFORE, premises considered, each Plaintiff prays separately for a judgment for compensatory and punitive damages not to exceed \$75,000 each, exclusive of interest and costs. The total amount sought by each Plaintiff in this lawsuit, cumulative of all counts in the complaint, is not to exceed \$75,000 exclusive of interest and costs.

#### Count Three

- 17. Plaintiffs adopt by reference and incorporate herein the material allegations of the preceding counts of the Complaint.
- 18. As a result of the foregoing conduct engaged in by defendants, Defendants have been unjustly enriched to the detriment and injury of Plaintiffs.

WHEREFORE, premises considered, Plaintiffs pray that defendants be required to disgorge and to pay over to Plaintiffs all sums by which Defendants have been unjustly enriched to Plaintiffs' detriment and injury, and that Plaintiffs be further awarded their attorney fees, costs of court, and such other, further, and different relief as to which they may be entitled in the premises. The total amount sought by each Plaintiff in this lawsuit, cumulative of all counts in the complaint, is not to exceed \$75,000 exclusive of interest and costs.

Respectfully Submitted,

/s/ Valerie Rucker Russell
VALERIE RUCKER RUSSELL (RUS038)
JOCK M. SMITH (SMIO47)
Attorneys for Plaintiffs

OF COUNSEL:
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& SMITH
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Tuskegee, Alabama 36083
Tel: (334) 727-0060
Fax: (334) 727-7197

## PLAINTIFFS DEMAND A TRIAL BY STRUCK JURY ON ALL ISSUES SO TRIABLE

/s/ Valerie Rucker Russell
Of counsel

NOTE: This lawsuit is brought in its entirety only on the basis of state law claims. The total amount sought by each Plaintiff in this lawsuit, cumulative of all counts in the complaint, is not to exceed \$75,000 exclusive of interest and costs.